

Information to identify the case:

Debtor 1 **Jennifer L. Pangratz**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5878**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-10595-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer L. Pangratz

9/26/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jennifer L. Pangratz
 Debtor

Case No. 18-10595-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 18

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db +Jennifer L. Pangratz, 229 Myrtle Street, Girard, PA 16417-1625
 14864805 +AES/JP Morgan Chase, P O BOX 61047, Harrisburg, PA 17106-1047
 14864806 +AES/PNC Bank, P O BOX 61047, Harrisburg, PA 17106-1047
 14864810 +Dept of Education/OSLA, 525 Central Park Suite 600, Oklahoma City, OK 73105-1706
 14864812 +Erie School EMP FCU, 3503 Peach Street, Erie, PA 16508-2741
 14864815 PennyMac, P O BOX 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJBSPERO.COM Sep 27 2018 06:33:00 Joseph B. Spero, 3213 West 26th Street,
 Erie, PA 16506-2507
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 27 2018 03:16:01 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14864807 +EDI: AMEREXPRESS.COM Sep 27 2018 06:33:00 American Express, P O BOX 981537,
 El Paso, TX 79998-1537
 14864808 +EDI: CAPITALONE.COM Sep 27 2018 06:38:00 Capital One Bank USA NA, P O BOX 30281,
 Salt Lake City, UT 84130-0281
 14864809 +EDI: CHASE.COM Sep 27 2018 06:33:00 Chase/Bank One Card Services, P O BOX 15298,
 Wilmington, DE 19850-5298
 14864811 EDI: DISCOVER.COM Sep 27 2018 06:33:00 Discover Financial Services, P O Box 15316,
 Wilmington, DE 19850
 14864813 +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Sep 27 2018 03:17:56
 JH Portfolio Debt Equiti, 5757 Phantom Drive Suite 225, Hazelwood, MO 63042-2429
 14864814 +EDI: PHINGENESIS Sep 27 2018 06:33:00 MID America B&T Genesis, P O BOX 4499,
 Beaverton, OR 97076-4499
 14864816 EDI: PRA.COM Sep 27 2018 06:33:00 Portfolio Recovery Associates LLC,
 120 Corporate Blvd. Suite 100, Norfolk, VA 23502
 14865448 +EDI: PRA.COM Sep 27 2018 06:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14864818 +EDI: RMSC.COM Sep 27 2018 06:38:00 SYNCB/Lowes, P O BOX 965005, Orlando, FL 32896-5005
 14864817 EDI: SEARS.COM Sep 27 2018 06:38:00 Sears/CBNA, P O BOX 6282,
 Sioux Falls, SD 57117-6282

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com
 Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.epiqsystems.com;legalmom18@hotmail.com
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
 Tina M. Fryling on behalf of Debtor Jennifer L. Pangratz tinafryling@gmail.com,
 tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 4